

Dear Editor Prof. Dr. Jackie Li

We are glad to see that most of our answers to the points raised in the previous round of evaluation were found adequate by all the reviewers. We took advantage of this second round of reviews further improve our manuscript based on reviewer's notes and also to update our results and figures with the most recent HMD data. The changes are insignificant, and the conclusion and discussion remain in the same line. Producing alternative results for data poor settings, as proposed by the reviewer, is out of the scope of the manuscript, but that we included the issues raised by the reviewer in the discussion and appreciate the opportunity to give new directions of use for the linear-link model.

Thank you for considering the present manuscript for publication in the MDPI journal Risks.

Sincerely,

Marius D. Pascariu (on behalf of all the authors)